Case 07-19135 Doc 1 Filed 10/16/07 Entered 10/16/07 17:58:15 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 36 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS (if individual, enter Last, First, Middle): Name of Debtor Name of Joint Debtor (Spouse)(Last, First, Middle) Carrillo, Maria M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 1184 (if more than one, state all) Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State) (No. & Street, City, and State): 14063 South Oakdale Circle Plainfield Illinois ZIPCODE ZIPCODE 60544-7064 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Wi11 Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5.001-10,001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50.000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets X \$50,000 to \$100,001 to Estimated \$0 to \$1 million to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities  $\boxtimes$ 

Case 07-19135 Doc 1 Filed 10/16/07 Entered 10/16/07 17:58:15 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 36 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Maria M. Carrillo (If more than two, attach additional sheet) All Prior Bankruptcy Cases Filed Within Last 8 Years Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). /s/ Marlin E. Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition.  $\times$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

# Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Maria M. Carrillo Signature of Debtor Signature of Joint Debtor

Signature of Attorney

#### X /s/ Marlin E. Kirby

Signature of Attorney for Debtor(s)

#### Marlin E. Kirby 6203394

Telephone Number (if not represented by attorney)

Printed Name of Attorney for Debtor(s)

#### Law Office of Marlin E. Kirby

#### 1100 West Lake Street

Suite LL38

#### Oak Park Illinois 60301-1034

708-848-9279

Telephone Number

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Date

- Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed name of Foreign Representative)

(Date)

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C.  $\S$  110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C.  $\S$  110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C.  $\S$  110.)

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Maria M.	Carrillo				Case No. Chapter	7	
-			Debtor(s)		<del>_</del>			

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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☐ [Must be accom <sub>i</sub>	4. I am not required to receive a credit counseling briefing becapanied by a motion for determination by the court.]  Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaiso as to be incapable of realizing and making rational decisions  Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physic reasonable effort, to participate in a credit counseling briefing in Active military duty in a military combat zone.	red by reason of mental illness or mental defici- with respect to financial responsibilities.); ally impaired to the extent of being unable, after	r
· ·	5. The United States trustee or bankruptcy administrator has de 109(h) does not apply in this district.  y under penalty of perjury that the information provided about	Č ,	t
Signature of De	ebtor: /s/ Maria M. Carrillo		

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Official Form 22A (Chapter 7) (4/07)

	According to the calculations required by this statement:
In re MARIA MARGARITA CARRILLO	☐ The presumption arises.
Debtor(s)	☐ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
'	☐ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).

		Part II. CALCULATION OF MONTH	LY INCOME FOR § 707(b)(7)	EXCLUS	SION	
	Marita a. ⊠	al/filing status. Check the box that applies and complete Unmarried. Complete only Column A ("Debtor's Incor	e the balance of this part of this statement a	s directed.		
	penalty living a	Married, not filing jointly, with declaration of separate hous y of perjury: "My spouse and I are legally separated under apart other than for the purpose of evading the requiremen lete only Column A ("Debtor's Income") for Lines 3-1	applicable non-bankruptcy law or my spous ats of § 707(b)(2)(A) of the Bankruptcy Cod	se and I are		
2		Married, not filing jointly, without the declaration of separation A ("Debtor's Income") and Column B ("Spouse's In		Complete	both	
	d. Lines	Married, filing jointly <b>Complete both Column A ("Debtor</b> ' <b>3-11.</b>	's Income") and Column B ("Spouse's I	ncome") for		
	_	ires must reflect average monthly income received from all s prior to filing the bankruptcy case, ending on the last day		nt	Column A	Column B
		on the appropriate line.	the six month total by six, and enter the		Debtor's Income	Spouse's Income
3	Gross	wages, salary, tips, bonuses, overtime, commission	s.		\$2,880.00	\$
4		Do not molado dily part of the bacillook		ction		
	a.	Gross receipts	\$0.00			
	b.	Ordinary and necessary business expenses	\$0.00		\$0.00	\$
	C.	Business income	Subtract Line b from Line a			Ψ
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.					
5	a.	Gross receipts	\$0.00			
	b.	Ordinary and necessary operating expenses	\$0.00			
	C.	Rent and other real property income	Subtract Line b from Line a		\$0.00	\$
6	Intere	st, dividends, and royalties.			\$0.00	\$
7	Pensi	on and retirement income.			\$0.00	\$

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8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support.  Do not include amounts paid by the debtor's spouse if Column B is completed.						\$0.00	<b>⇔</b>
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation recieved by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:							
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$0.00 Spot				se <u>\$</u>		\$0.00	\$
10	Income from all other sources. If necessary, list additional sources on a separate page.  Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.							
	a.				0			
	b.				0			
	Total and enter on Line 10				\$0.00	\$		
11	Column 7, and, if Column B to Completed, and Ember of an Column B. Enter the				\$2,880.00	\$		
12	add Line	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. \$2,880.00						

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$34,560.00				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at household size. (This information is available by family size at household size.)  a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 3	\$64,184.00				
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

#### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

		Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
Ī	16 Enter the amount from Line 12.						
	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.		\$				
Ī	18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$				

I		Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)					
		Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
	19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$				
	20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$				

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20B	Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				
200	a. IRS Housing and Utilities Standards; mortgage/rental expenses		\$	$\prod$	
	b. Average Monthly Payment for any debts secured by your				
	home, if any, as stated in Line 42		\$	41	\$
	c. Net mortgage/rental expense		Subtract Line b from Line a.	<u> </u>	9
21	Local Standards: housing and utilities; adjustment. if you cor Lines 20A and 20B does not accurately compute the allowance to which you state the basis for your contention in the space below:	ou are entitled			\$
	Local Standards: transportation; vehicle operation/public transport You are entitled to an expense allowance in this category regardless of who operating a vehicle and regardless of whether you use public transportation.	nether you pay on. or for which the	the expenses of		
22	expenses are included as a contribution to your household expenses in Li 0	ne 8.			
	Enter the amount from IRS Transportation Standards, Operating Costs & the applicable number of vehicles in the applicable Metropolitan Statistica information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the	Area or Cens	sus Region. (This		\$
23	Local Standards: transportation ownership/lease expense; Vehicle of vehicles for which you claim an ownership/lease expense. (You may not expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the amount of the IRS Transportation Standards, owww.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Monthly Payments for any debts secured by Vehicle 1, as stated in Line 4 Line a and enter the result in Line 23.  Do not enter an amount less	ot claim an owr Dwnership Cos Line b the tota 2; subtract Lir	sts, First Car (available at Il of the Average		
	a. IRS Transportation Standards, Ownership Costs, First Car	\$			
	b. Average Monthly Payment for any debts secured by Vehicle 1,				¢.
	as stated in Line 42	\$			\$
	c. Net ownership/lease expense for Vehicle 1	Subtract Line	e b from Line a.		
24	Local Standards: transportation ownership/lease expense; Vehicle Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the amount of the IRS Transportation Standards, C (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy couthe Average Monthly Payments for any debts secured by Vehicle 2, as stafford Line a and enter the result in Line 24.  Do not enter an amount least content of the	Ownership Cosurt); enter in Liated in Line 42	ine b the total of L; subtract Line b	7	
	a. IRS Transportation Standards, Ownership Costs, Second Car		\$	]	
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42		\$		
	c. Net ownership/lease expense for Vehicle 2		Subtract Line b from Line a.		\$
25	Other Necessary Expenses: taxes. Enter the total average monthly of all federal, state and local taxes, other than real estate and sales taxes employment taxes, social security taxes, and Medicare taxes.  Do not taxes.	, such as inco	rou actually incur me taxes, self estate or sales		
			verage monthly		
26	payroll deductions that are required for your employment, such as mandai union dues, and uniform costs.  Do not include discretionary a 401(k) contributions.				\$

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27	pay fo	r Necessary Expenses: life ins r term life insurance for yourself. nole life or for any other form	Do not include premiums for insurance on your dependents,	\$		
28	you ar	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.				
29	challe condit	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
30		Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.				
31	expen		care. Enter the average monthly amount that you actually re not reimbursed by insurance or paid by a health savings account. insurance or health savings accounts listed in Line 34.	\$		
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service such as cell phones, pagers, call waiting, caller id, special long distance, or internet service to the extent necessary for your health and welfare or that of your dependents.  Do not include any amount previously deducted.					
33	Total	Expenses Allowed under IRS	Standards. Enter the total of Lines 19 through 32	\$		
		-	: Additional Expense Deductions under § 707(b) clude any expenses that you have listed in Lines 19-32			
	Health Insurance, Disability Insurance and Health Savings Account Expenses.  List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.					
	a.	Health Insurance	\$			
34	b.	Disability Insurance	\$			
	C.	Health Savings Account	\$			
			Total: Add Lines a, b and c	\$		
35	month elderly	lly expenses that you will continue	e of household or family members. Enter the actual et o pay for the reasonable and necessary care and support of an oper of your household or member of your immediate family who is	\$		
36	incurr		Enter any average monthly expenses that you actually family under the Family Violence Prevention and Services Act or e of these expenses is required to be kept confidential by the court.	\$		
37	Local provid	Standards for Housing and Utiliti	erage monthly amount, in excess of the allowance specified by IRS es, that you actually expend for home energy costs. You must imentation demonstrating that the additional amount claimed is	\$		
38	Education expenses for dependent children less than 18.  Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age.  You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$		
39	clothir excee or fror	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.				
40		nued charitable contributions. of cash or financial instruments to	Enter the amount that you will continue to contribute in the of a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$		
41	Total	Additional Expense Deduction	ns under § 707(b). Enter the total of Lines 34 through 40	\$		

Total of all deductions allowed under § 707(b)(2).

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			Subpart C: Deductions	for Debt Payment							
	Average each states	ge Monthly Payment. The A Secured Creditor in the 60 i	claims. For each of your debts that is me of creditor, identify the property secul Average Monthly Payment is the total of a months following the filing of the bankrup of taxes and insurance required by the months following the months following the filing of the bankrup of taxes and insurance required by the months followed in the filing of the bankrup of taxes and insurance required by the months followed in the filing of the bankrup of taxes and insurance required by the months followed in the filing of the bankrup of taxes and taxes are taxed to the filing of the bankrup of taxes are taxed to taxe taxed to taxed the filing of the bankrup of taxed ta	s secured by an interest in ring the debt, and state the all amounts contractually due to otcy case, divided by 60. Mortgage							
		Name of Creditor	Property Securing the Debt	60-Month Average Payment							
42	a.			\$							
	b.			\$							
	C.			\$							
	d.			\$							
	e.			\$							
				Total: Add Lines a - e		\$					
43	you m in add would	ay include in your deduction lition to the payments listed include any sums in defaul	n 1/60th of any amount (the "cure amour in Line 42, in order to maintain possess it that must be paid in order to avoid reproving chart. If necessary, list additional  Property Securing the Debt	nt") that you must pay the creditor on of the property. The cure amount ossession or foreclosure. List and		\$					
44			Enter the total amount of all priority clair ded by 60.	ns (including priority child		\$					
45	Support and alimony claims), divided by 60.  Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.  a. Projected average monthly Chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  C. Average monthly administrative expense of Chapter 13 case  Total: Multiply Lines a and b					\$					
46	Total	tal Deductions for Debt Payment. Enter the total of Lines 42 through 45.									

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))						
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))						
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$					

Subpart D: Total Deductions Allowed under § 707(b)(2)

Enter the total of Lines 33, 41, and 46.

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6 - Cont. Official Form 22A (Chapter 7) (4/07) 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 number 60 and enter the result. \$ Initial presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VII. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 \$ Enter the amount of your total non-priority unsecured debt Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. PART VII. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the

#### 

Part VIII: VERIFICATION							
	I declare under penalty of perjury that the information both debtors must sign.)	provided in this statement is true and correct. (If this a joint case,					
57	olgridatio.	s/ Maria M. Carrillo (Debtor)					
	Date: Signature:	(Joint Debtor, if any )					

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In re <u>Maria M. Carr</u>	illo	/ Debtor	Case No	
_				(if known)

#### **SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	sbandH WifeW JointJ nunityC	Secured Claim or	Amount of Secured Claim
Debtor's Residence located at 14063 South Oakdale Circle, Plainfield, Illinois 60544-7064	nunityC	\$ 167,500.00	\$ 154,734.00

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167,500.00

FORM BGB (10/05) wCase, 07-19135	Doc 1	Filed 10/16/07	Entered 10/16/07 17:58:15	Desc Main
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In re <i>Maria M.</i>	Carrillo	/ Debtor	Case No.	
·		•		(if known)

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#### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
		Husband Wife Joint Community		-V	in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Location: In debtor's possession			\$ 400.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>		General Household Goods Location: In debtor's possession			\$ 500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x				
5. Wearing apparel.		Personal Clothing Location: In debtor's possession			\$ 500.00
7. Furs and jewelry.	X				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				

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ln	re	<i>Maria</i>	М.	Carrillo
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/ Debtor

Case No.

(if known)

#### **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

		(Continuation Sheet)				
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,	
				W :J	in Property Without  Deducting any Secured Claim or Exemption	
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts Receivable.	X					
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X					
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights, and other intellectual property. Give particulars.	X					
23. Licenses, franchises, and other general intangibles. Give particulars.	X					
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X					
25. Automobiles, trucks, trailers and other vehicles.		1998 Ford Taurus Location: In debtor's possession			\$ 1,500.00	
		2001 Mercedes Benz ML 320 Location: In debtor's possession			\$ 15,000.00	
26. Boats, motors, and accessories.	x					
27. Aircraft and accessories.	x					
28. Office equipment, furnishings, and supplies.	x					
29. Machinery, fixtures, equipment and supplies used in business.	X					

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In re <i>Maria M.</i>	Carrillo	1	Debtor	Case No.	
				_	(if known)

#### **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint- Community-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
30. Inventory.	X				
31. Animals.	x				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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Maria M.	Carrillo	/ Debtor	Case No.	
			_	(if known)

#### SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

☐ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions		
Debtor's Residence	735 ILCS 5/12-901	\$ 12,766.00	\$ 167,500.00		
Chase Bank	735 ILCS 5/12-1001(b)	\$ 400.00	\$ 400.00		
General Household Goods	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00		
Personal Clothing	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00		
1998 Ford Taurus	735 ILCS 5/12-1001(c)	\$ 1,500.00	\$ 1,500.00		

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Official Form 6D (10/06) West Group, Rochester, NY

In reMaria M. Carrillo	, Case No.
Debtor(s)	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and D	as Incurred, Nature Description and Market Perty Subject to Lien	Contingent	Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 5193  Creditor # : 1  Countrywide Home Loans  Post Office Box 650070  Dallas Texas 75265-0070		2005-06- Mortgage First Mo Residenc	e ortgage on Debtor's			\$ 123,993.00	\$ 0.00
Account No: 9060  Creditor # : 2 Franklin Credit Mgmt. Corp. Post Office Box 2303 Jersey City New Jersey 07303-2303		Residenc	e Mortgage on Debtor's			\$ 30,741.00	\$ 0.00
Account No: 3955  Creditor # : 3 WFS/Wachovia Dealer Services Post Office 19657 Irvine CA 92623-1965	X	First Li Benz ML surrende	Money Security en on 2001 Mercedes 320. Debtor intends to er her interest in the			\$ 12,477.00	\$ 0.00
No continuation sheets attached	1	1	Sui (Total c (Use only or	of thi	otal	\$ 167,211.00	\$ 0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Filed 10/16/07 Document

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(if known)

In re Maria M. Carrillo

Debtor(s)

Case No.

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is

dispu	uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)								
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the lox labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.								
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.								
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.								
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.								
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)								
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).								
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).								
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).								
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).								
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).								
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).								
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).								
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).								
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a								

drug, or another substance. 11 U.S.C. § 507(a)(10).

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Official Form 6F (10/06) West Group, Rochester, NY

In re Maria M. Carrillo	,	Case No.	
Dobto (a)			

#### Debtor(s)

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  IHusband VWifeJointCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7419  Creditor # : 1  Beneficial Finance  Post Office Box 17574  Baltimore Maryland 21297-1574		2006-02-01 Credit Card Purchases				\$ 9,828.00
Account No: 1676  Creditor # : 2 Capitol One, F.S.B.  Post Office Box 60067  City of Industry California 91716-0067		2004-06-01 General Unsecured Loan				\$ 934.00
Account No: 0408  Creditor # : 3  Chase 800 Brooksedge Blvd Westerville OH 43081		2006-07-01 Credit Card Purchases				\$ 490.00
Account No: 0408  Representing: Chase		Cardmember Service Post Office Box 15153 Wilmington Delaware 19886-5153				
2 continuation sheets attached			Subt	ota Fota	•	\$ 11,252.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

nre Maria M. Carrillo	, Cas	se No.
<b>D</b> 1 ( / )		

Debtor(s)

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8499  Creditor # : 4  Chase Bank  Post Office Box 711210  Columbus OH 43218			Arrearage on Executory Contract				\$ 648.79
Account No: 0102  Creditor # : 5 Citifinancial Post Office Box 499 Hanover MD 21076-0499			2007-03-01 General Unsecured Loan				\$ 13,349.00
Account No: 0102  Representing: Citifinancial			Citifinancial Post Office Box 6931 The Lakes Nevada 88901-6931				
Account No: 2430  Creditor # : 6 Citifinancial Retail Services Post Office Box 22060 Tempe Arizona 85285-2060			2005-09-01 Credit Card Purchases				\$ 8,454.00
Account No: 4654  Creditor # : 7  DIRECTV  Post Office Box 9001069  Louisville Kentucky 40290-1069			Cable Service				\$ 92.87
Account No: 6912  Creditor # : 8  HSBC Card Services  Post Office Box 17051  Baltimore Maryland 21297-1051			2006-02-01 Credit Card Purchases				\$ 442.00
Sheet No. 1 of 2 continuation sheets attacceditors Holding Unsecured Nonpriority Claims	ehed t	to So	chedule of  (Use only on last page of the completed Schedule F. Report also on Summ.		Tota	al\$	\$ 22,986.66

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re <u>Maria M. C</u>	Carrillo	_ ,	Case No.	

Debtor(s)

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 84-0  Creditor # : 9 I.D.E.S  Benefit Repayments  Post Office Box 4385  Chicago Illinois 60680-4385			Arrearage on Executory Contract				\$ 1,880.00
Account No: 8122  Creditor # : 10 Nicor Gas Post Office Box 2020 Aurora Illinois 60507-2020			2005-06-28 Utility Bills				\$ 106.00
Account No: 8015  Creditor # : 11 SST Card Services Post Office Box 23060 Columbus GA 31902-3060			2005-11-01 Credit Card Purchases				\$ 3,127.00
Account No: 6835  Creditor # : 12  Target National Bank  Post Office Box 59317  Minneapolis Minnesota 55459-0317			2000-02-01 Credit Card Purchases				\$ 967.00
Account No: 9248  Creditor # : 13 U.S. Cellular  Post Office Box 0203  Palatine IL 60055-0203			Cellular Phone Bills				\$ 800.00
Account No:							
Sheet No. 2 of 2 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ed t	o So	Chedule of  (Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ry of S	Tota ched	al \$ ules	\$ 6,880.00 \$ 41,118.66

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nre <i>Maria M. C</i>	arrillo	/ Debtor	Case No.	
· ·				(if known)

#### SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre Maria M. Carrillo	/ Debtor	Case No.	
		<del>-</del>	(if known)

#### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor		
Jose Luis Corral	WFS/Wachovia Dealer Services		
2826 South 50th Avenue	Post Office 19657		
Cicero Illinois 60804	Irvine CA 92623-1965		

In re Maria M. Carrillo	, Case No
Debtor(s)	(if known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: <b>Divorced</b>	RELATIONSHIP(S): Daughter Son		AGE(S): 12 11			
EMPLOYMENT:	DEBTOR		SPO	USE		
Occupation	Administrative Assistant					
Name of Employer	Kelly Services					
How Long Employed	One Year					
Address of Employer	3003 East Butterfield Road Oak Brook IL 60523					
INCOME: (Estimate of aver	age or projected monthly income at time case filed)		DEBTOR		SPOUSE	
<ol> <li>Monthly gross wages, sa</li> <li>Estimate Monthly Overting</li> </ol>	lary, and commissions (pro rate if not paid monthly) ne	\$ \$	2,880.00 0.00			. 00 . 00
3. SUBTOTAL 4. LESS PAYROLL DEDUC	CTIONS	\$	2,880.00	\$	0.	. 00
<ul><li>a. Payroll Taxes and So</li><li>b. Insurance</li><li>c. Union Dues</li><li>d. Other (Specify):</li></ul>	ocial Security	\$ \$ \$ \$ \$	580.00 0.00 0.00 0.00	\$ \$	0. 0.	. 00 . 00 . 00
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	580.00	\$	0.	.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,300.00	\$	0.	. 00
8. Income from Real Prope 9. Interest and dividends 10. Alimony, maintenance of dependents listed above.	or support payments payable to the debtor for the debtor's use or that	***	0.00 0.00 0.00 600.00	\$ \$	0. 0.	. 00 . 00 . 00 . 00
<ul><li>11. Social Security or gover Specify:</li><li>12. Pension or retirement in</li><li>13. Other monthly income</li></ul>		\$ \$	0.00 0.00			. 00 . 00
Specify:		\$	0.00	\$	0.	. 00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	600.00		0.	. 00
15. AVERAGE MONTHLY	NCOME (Add amounts shown on lines 6 and 14)	\$	2,900.00	\$	0.	. 00
	MONTHLY INCOME: (Combine column totals nly one debtor repeat total reported on line 15)		\$ rt also on Summary of Sostical Summary of Certain		and, if applicable, on	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Maria M. Carrillo	, Case No.
Debtor(s)	(if known)

#### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		1,132.00
a. Are real estate taxes included? Yes  No  No		
b. Is property insurance included? Yes \Boxed No \Boxed		
2. Utilities: a. Electricity and heating fuel	. \$	17.500
b. Water and sewer	\$	65.00
c. Telephone	\$	115.00
d.Other Cable T.V./Satellite Dish	\$	40.00
Other	\$	0.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)		100.00
4. Food	\$	400.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	15.00
Transportation (not including car payments)	\$	160.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	T	0.00
10. Charitable contributions	\$	25.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	57.00
b. Life	\$	33.00
c. Health	\$	0.00
d. Auto	\$	33.00
	¢	0.,00
e. Other Other	\$	0.00
Other	¢	0.00
Ouler		
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify) Real Estate Taxes	\$	235.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	. \$	0 00.
b. Other: Condominium Assessments	\$	40.00
c. Other: Second Mortgage	. \$	330.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0,00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Car Maintenance	\$	25.00
Other: School Tuition	.\$	1,25,.00
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	3,205.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
<b>3</b>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	2,900.00
b. Average monthly expenses from Line 18 above	\$	3,205.00
c. Monthly net income (a. minus b.)	\$	(305.00)
	1	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Maria M. Carrillo	Case No.
	Chapter 7
	Debtor

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 167,500.00		
B-Personal Property	Yes	3	\$ 17,900.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 167,211.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 41,118.66	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,900.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,205.00
ТОТ	AL	14	\$ 185,400.00	\$ 208,329.66	

#### Document

#### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re <b>Maria M.</b>	Carrillo	C	Case No.		
		C	Chapter	7	
		/ Debtor			

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

#### This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,900.00
Average Expenses (from Schedule J, Line 18)	\$ 3,205.00
Current Monthly Income (from Form 22A Line 12: OR, Form 22B Line 11: OR, Form 22C Line 20)	\$ 2,880.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 41,118.66
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 41,118.66

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In re Maria M. Carrillo	Case No.
Debtor	(if known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of					
Date: Signature	/s/ Maria M. Carrillo				
<del></del>	Maria M Carrillo				

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Maria M. Carrillo

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$15,457.50 Last Year: \$22,997.00 Year before: \$27,552.00

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$3,600.00 Last Year:\$4,800.00 Year before:\$4,800.00

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3. P	. Payments to creditors  Complete a. or b., as appropriate, and c.							
	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency.(Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
$\bowtie$	NONE							
	Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
$\boxtimes$	NONE							
X	2. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.  Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)  NONE							
	its and administrative proceedings, executions, garnishments and attachments  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married lebtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE							
	TONE							
	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
	ase. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed,							
	case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
5. R	possessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one ever immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, and a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one ever immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
5. R	Asse. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, inless the spouses are separated and a joint petition is not filed.)  NONE  **Possessions, foreclosures and returns**  ist all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one rear immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or							
5. R	possessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one ever immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, and a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one ever immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)							
5. R	possessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one rear immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE							

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X NONE

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter

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12 or chapt	er 13 must include gifts or contributions by eit	her or both spouses wheth	ner or not a joint petition is filed.	unless the spouses	are separated and a

joint petition is not filed.)

NONE.

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case

DATE OF PAYMENT,

AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Marlin E. Kirby

Date of Payment:October 16,

\$900.00

Address:

2007

1100 West Lake Street

Payor: Maria M. Carrillo

Suite LL38

Oak Park, Illinois 60301-1034

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

				4.1	
14.	Property	neid	tor	another	person

List all property owned by another person that the debtor holds or controls.

NONE

#### 15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.						
NONE						
[If completed by an individual or indi	ividual and spouse]					
[If completed by an individual or individual	at I have read the ansv		egoing statement of financial affairs	and		

Signature \_

of Joint Debtor (if any)

Date

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In re Maria M. Carrillo

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

		Cr	apter 7		
		_/ Debtor			
CHAPTER 7 IN	NDIVIDUAL DEBTOR'S STATEM	MENT OF I	NTENTIC	ON	
☑ I have filed a schedule of assets and liabilities w	hich includes debts secured by property of the esta	te.			
☑ I have filed a schedule of executory contracts a	nd unexpired leases which includes personal proper	rty subject to an	unexpired leas	se.	
☑ I intend to do the following with respect to the property of the proper	roperty of the estate which secures those debts or is	subject to a lea	se:		
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(
2001 Mercedes Benz ML 320	WFS/Wachovia Dealer Services	X			
Debtor's Residence	Countrywide Home Loans		X		X
п	Franklin Credit Mgmt. Corp.		X		X
Description of Leased Property	Lease will be assumed pursuant to 11 U.S.C.		•	•	

#### Signature of Debtor(s)

§ 362(h)(1)(A)

Date:	Debtor: /s/ Maria M. Carrillo
Date:	Joint Debtor:

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Maria M. Carrillo		Case No. Chapter	
		/ Debtor		
	Attorney for Debtor: Marlin E. Kirby	<del>_</del>		

#### **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned,	nursuant to	Rule	2016(b)	Bankrunto	v Rules	states that
THE UNICESIGNED,	pursuant to	I VUIC	2010(0),	Dankiupic	y ixuico,	, states triat

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

X /s/ Marlin E. Kirby
Attorney for Petitioner: Marlin E. Kirby

Law Office of Marlin E. Kirby 1100 West Lake Street Suite LL38

Oak Park Illinois 60301-1034

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#### FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Maria M. Carrillo

Case No.
Chapter 7

	Onapter
Address: 14063 South Oakdale Circle Plainfield, Illinois 60544-7064	
Employer's Tax Identification No(s). [if any]:	
Last four digits of Social Security No(s).: 1184	/ Debtor

#### STATEMENT OF SOCIAL SECURITY NUMBER(S)

1. Name of Debtor (enter Last, First, Middle): Carrillo, Maria M.		
(Check the appropriate box and, if applicable, provide the required information.)		
Debtor has a Social Security Number and it is: 331-66-1184		
(If more than one, state all.)		
Debtor does not have a Social Security Number.		
2. Name of Joint Debtor (enter Last, First, Middle):		
(Check the appropriate box and, if applicable, provide the required information.)		
Joint Debtor has a Social Security Number and it is:		
(If more than one, state all.)		
Joint Debtor does not have a Social Security Number.		
declare under penalty of perjury that the foregoing is true and correct.		
X /s/ Maria M. Carrillo		
Signature of Debtor	Date	
X		
Signature of Joint Debtor	Date	

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

<sup>\*</sup>Joint debtors must provide information for both spouses.